

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: RYAN E. ROBINSON	§	Case No. 20-bk-12498
KRISTIE E. ARNOLD	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/01/2020.
- 2) The plan was confirmed on 08/27/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/11/2023.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,250.00.
- 10) Amount of unsecured claims discharged without full payment: \$291,319.49.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 5,850.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 5,850.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,650.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 477.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,127.00
Attorney fees paid and disclosed by debtor(s):	\$ 1,600.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL SETH SCHWARTZ, ESQ.	Lgl	0.00	4,250.00	4,250.00	2,650.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	3,694.00	324.07	324.07	0.84	0.00
LVNV FUNDING	Uns	0.00	5,000.00	5,000.00	12.84	0.00
LVNV FUNDING	Uns	0.00	25,533.36	25,533.36	65.60	0.00
LVNV FUNDING	Uns	0.00	15,091.91	15,091.91	38.77	0.00
LVNV FUNDING	Uns	0.00	15,412.76	15,412.76	39.60	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	23,795.59	23,795.59	61.13	0.00
Discover Bank	Uns	405.00	474.04	474.04	1.22	0.00
JPMorgan Chase Bank, N.A. s/b/m/t	Uns	4,767.00	4,804.70	4,804.70	12.34	0.00
JPMorgan Chase Bank, N.A. s/b/m/t	Uns	3,495.00	3,495.26	3,495.26	8.98	0.00
AMERICAN HERITAGE FEDERAL	Sec	14,238.00	13,303.07	13,303.07	0.00	0.00
Capital One Bank (USA), N.A.	Uns	1,159.00	2,128.73	2,128.73	5.47	0.00
Capital One Bank (USA), N.A.	Uns	735.00	844.02	844.02	2.16	0.00
Discover Bank	Uns	1,016.00	1,251.86	1,251.86	3.22	0.00
CAPITAL ONE	Uns	2,215.00	2,215.24	2,215.24	5.70	0.00
CAPITAL ONE	Uns	1,220.00	1,484.66	1,484.66	3.82	0.00
PINNACLE CREDIT SERVICES	Uns	0.00	822.23	822.23	2.11	0.00
RESURGENT CAPITAL SVCS	Uns	4,647.00	4,647.38	4,647.38	11.94	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LVNV FUNDING	Uns	4,650.00	4,650.41	4,650.41	11.95	0.00
Verizon by American InfoSource as agent	Uns	0.00	358.81	358.81	0.92	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	1,325.00	1,311.04	1,311.04	3.37	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	328.00	365.12	365.12	0.94	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	1,257.00	1,291.49	1,291.49	3.32	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,044.37	2,044.37	5.25	0.00
Synchrony Bank by AIS InfoSource LP	Uns	1,591.00	1,591.95	1,591.95	4.09	0.00
Citibank, N.A.	Uns	3,507.00	3,516.21	3,516.21	9.03	0.00
PORTFOLIO RECOVERY	Uns	3,335.00	3,181.47	3,181.47	8.18	0.00
PORTFOLIO RECOVERY	Uns	637.00	691.20	691.20	1.78	0.00
PORTFOLIO RECOVERY	Uns	1,245.00	1,182.15	1,182.15	3.04	0.00
PORTFOLIO RECOVERY	Uns	0.00	3,052.90	3,052.90	7.83	0.00
PENNYMAC LOAN SERVICES LLC	Sec	352,328.00	352,462.33	352,462.33	2,387.56	0.00
NORDSTROM SIGNATURE VISA	Uns	1,828.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	36,867.00	NA	NA	0.00	0.00
NAVY FCU	Uns	25,513.00	NA	NA	0.00	0.00
NAVY FCU	Uns	23,775.00	NA	NA	0.00	0.00
NAVY FCU	Uns	15,231.00	NA	NA	0.00	0.00
NAVY FCU	Uns	14,915.00	NA	NA	0.00	0.00
SYNCB/PPC	Uns	2,044.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Uns	3,052.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	25,599.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	0.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	11,787.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	481.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 352,462.33	\$ 2,387.56	\$ 0.00
Debt Secured by Vehicle	\$ 13,303.07	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 365,765.40	\$ 2,387.56	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 130,562.93	\$ 335.44	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,127.00	
Disbursements to Creditors	\$ 2,723.00	
TOTAL DISBURSEMENTS:		\$ 5,850.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.